

Information to identify the case:

Debtor 1	<u>Jennifer Czyzewski</u>	Social Security number or ITIN	xxx-xx-0503
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21123-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Czyzewski

7/15/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jennifer Czyzewski
 Debtor

Case No. 20-21123-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db +Jennifer Czyzewski, 722 Heartwood Drive, Monroeville, PA 15146-1108
 15223910 +AES/PNC, PO Box 61047, Harrisburg, PA 17106-1047
 15223911 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 15223932 Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee Street, Cheektowaga, NY 14225-1943
 15223933 PennyMac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
 15223934 Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
 15223935 +St. Bernadette School, 245 Azalea Dr., Monroeville, PA 15146-1797
 15223939 SynchronyMC/SyncB, PO Box 530939, Atlanta, GA 30353-0939

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jul 16 2020 08:33:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:17:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:17:28 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jul 16 2020 05:19:16 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Jul 16 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15223913 EDI: AMEREXPR.COM Jul 16 2020 08:33:00 American Express, PO Box 981537, El Paso, TX 79998-1537
 15223912 EDI: AMEREXPR.COM Jul 16 2020 08:33:00 American Express, PO Box 1270, Newark, NJ 07101-1270
 15223914 EDI: TSYS2.COM Jul 16 2020 08:33:00 Barclay's Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
 15223915 EDI: TSYS2.COM Jul 16 2020 08:33:00 Barclay's Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 15223917 EDI: CAPITALONE.COM Jul 16 2020 08:33:00 Capital One Bank, PO Box 30253, Salt Lake City, UT 84130-0253
 15223916 EDI: CAPITALONE.COM Jul 16 2020 08:33:00 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
 15223918 EDI: CAPITALONE.COM Jul 16 2020 08:33:00 Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
 15223919 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity - Catherines, PO Box 659728, San Antonio, TX 78265-9728
 15223920 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity - Lane Bryant Retail, PO Box 659728, San Antonio, TX 78265-9728
 15223921 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity - Pier 1 Imports, PO Box 659617, San Antonio, TX 78265-9617
 15223922 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity - Torrid, PO Box 659584, San Antonio, TX 78265-9584
 15223923 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity - Ultamate Rewards, PO Box 659820, San Antonio, TX 78265-9120
 15223924 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
 15223925 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
 15223926 EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
 15223930 EDI: DISCOVER.COM Jul 16 2020 08:33:00 Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
 15223927 EDI: DISCOVER.COM Jul 16 2020 08:33:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103
 15223928 EDI: DISCOVER.COM Jul 16 2020 08:33:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 15223929 EDI: DISCOVER.COM Jul 16 2020 08:33:00 Discover, PO Box 30421, Salt Lake City, UT 84130-0421
 15223931 EDI: RMSC.COM Jul 16 2020 08:33:00 Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
 15224135 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15223936 EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
 15223937 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
 15223938 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
 15223941 +EDI: WTRRN BANK.COM Jul 16 2020 08:33:00 TD Bank USA / Target Credit, PO Box 673, Minneapolis, MN 55440-0673

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 40

Date Rcvd: Jul 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15223940 EDI: WTRNBANK.COM Jul 16 2020 08:33:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
15223942 EDI: WFFC.COM Jul 16 2020 08:33:00 Wells Fargo Auto, PO Box 17900,
Denver, CO 80217-0900

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2020 at the address(es) listed below:

David J. Romito on behalf of Debtor Jennifer Czyzewski romitoesq@verizon.net,
romitoesq@comcast.net
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axosfs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5